

Information to identify the case:

Debtor 1	<u>Harry Theodore Bear</u>	Social Security number or ITIN	xxx-xx-3674
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cindy Lue Bear</u>	Social Security number or ITIN	xxx-xx-0298
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-10271-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harry Theodore Bear

Cindy Lue Bear

7/17/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Harry Theodore Bear
Cindy Lue Bear
Debtors

Case No. 21-10271-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jul 17, 2024

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Harry Theodore Bear, Cindy Lue Bear, 3320 Keller Road, Warren, PA 16365-8726
15375612	+ Frederic I. Weinberg, Esquire, 375 East Elm Street, Ste 210, Conshohocken, PA 19428-1973
15396296	Fulton Bank, N.A., Special Assets 5th Floor , Attn: Jessica, Lancaster , PA 17604
15375626	+ Wesley Financial Group, LLC, 9009 Carothers Pkwy, Ste B3, Franklin, TN 37067-1703

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 18 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2024 00:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 18 2024 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2024 00:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jul 18 2024 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	EDI: Q3G.COM	Jul 18 2024 03:55:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15375607	EDI: BANKAMER	Jul 18 2024 03:55:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15378886	+ EDI: BANKAMER2	Jul 18 2024 03:55:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15375608	+ EDI: CAPITALONE.COM	Jul 18 2024 03:55:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15379890	EDI: CAPITALONE.COM	Jul 18 2024 03:55:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15375609	+ EDI: CITICORP	Jul 18 2024 03:55:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034

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15375611	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
15375610	+ EDI: BLUESTEM	Jul 18 2024 03:55:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15375612	+ Email/Text: contact@fiwlaw.com	Jul 18 2024 00:21:00	Frederic I. Weinberg, Esquire, 375 East Elm Street, Ste 210, Conshohocken, PA 19428-1973
15375613	+ Email/Text: bankruptcy@fultonbank.com	Jul 18 2024 00:22:00	Fulton Bank N.A., Po Box 4887, Lancaster, PA 17604-4887
15375614	+ Email/Text: galaxybk@galaxyllc.net	Jul 18 2024 00:20:00	Galaxy International Purchasing LLC, 4730 South Fort Apache Rd 300, Las Vegas, NV 89147-7947
15375615	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 18 2024 00:22:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15381925	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jul 18 2024 00:20:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15604058	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2024 00:36:12	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15379873	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2024 00:34:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15386784	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:32:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15375616	+ Email/Text: bankruptcy@marinerfinance.com	Jul 18 2024 00:20:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15375617	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:35:29	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15387218	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2024 00:21:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15375618	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2024 00:21:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15375619	+ Email/Text: bankruptcyntices@psecu.com	Jul 18 2024 00:22:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15375620	EDI: PRA.COM	Jul 18 2024 03:55:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15389572	EDI: PRA.COM	Jul 18 2024 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15385609	+ Email/Text: bankruptcyntices@psecu.com	Jul 18 2024 00:22:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15432619	EDI: Q3G.COM	Jul 18 2024 03:55:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15394612	EDI: Q3G.COM	Jul 18 2024 03:55:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15381106	EDI: Q3G.COM	Jul 18 2024 03:55:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15390526	EDI: Q3G.COM	Jul 18 2024 03:55:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15375621	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 18 2024 00:22:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15387074	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 18 2024 00:22:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408

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15375622	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 18 2024 00:33:12	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15390805	^ MEBN	Jul 18 2024 00:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15376213	^ MEBN	Jul 18 2024 00:03:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15375623	+ EDI: SYNC	Jul 18 2024 03:55:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15375624	EDI: SYNC	Jul 18 2024 03:55:00	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 530905, Atlanta, GA 30353-0905
15375625	+ EDI: CITICORP	Jul 18 2024 03:55:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15375627	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15375628	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15375629	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15375631	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First Bankcard, PO Box 2557, Omaha, NE 68103-2557
15375630	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15375632	*+	Frederic I. Weinberg, Esquire, 375 East Elm Street, Ste 210, Conshohocken, PA 19428-1973
15375633	*+	Fulton Bank N.A., Po Box 4887, Lancaster, PA 17604-4887
15375634	*+	Galaxy International Purchasing LLC, 4730 South Fort Apache Rd 300, Las Vegas, NV 89147-7947
15375635	*+	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15375636	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15375637	*+	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15375638	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15375639	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15375640	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15375641	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15375642	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15375643	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15375644	*	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 530905, Atlanta, GA 30353-0905
15375645	*+	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
15375646	*+	Wesley Financial Group, LLC, 9009 Carothers Pkwy, Ste B3, Franklin, TN 37067-1703

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Brian Nicholas	on behalf of Creditor Quicken Loans LLC brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Joint Debtor Cindy Lue Bear rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor Harry Theodore Bear rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Plaintiff Cindy Lue Bear richard@seelingerlaw.com rjb8181@gmail.com
Richard J. Bedford	on behalf of Plaintiff Harry Theodore Bear richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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